

**Amendments to the Claims:**

This listing of claims will replace all prior versions, and listings, of claims in the application:

**Listing of Claims:**

1. (Currently Amended) A computer-implemented method comprising:

storing, by a payment service provider ~~processor~~, in a database, for each of a plurality of payment processing debit options for debiting a payor account and for each of a plurality of payment processing credit options, a respective predetermined numeric value for each of a plurality of payment processing factors, wherein the plurality of payment processing factors comprise include at least two of (i) a cost of processing factor factor, (ii) a risk of processing factor, and (iii) (ii) a speed of processing factor, wherein each respective value is a score relative to other debit or credit options;

receiving, by the payment service provider ~~processor~~, a payment request to pay a payee on behalf of a payor;

determining, by the payment service provider ~~processor~~ based upon the payment request, applicable debit options from a subset of the plurality of payment processing debit options and applicable credit options from the plurality of payment processing credit options, wherein each of the applicable debit options and the applicable credit options is applicable to processing the payment request;

selecting, by the payment service provider ~~processor~~, one of the plurality of payment processing factors based on a preference;

evaluating, by the payment service provider, each of a plurality of combinations of applicable debit options and applicable credit options, wherein the evaluation comprises determining a respective function of the values for the selected processing factor for each combination;

determining, by the payment service provider ~~processor~~, an optimal combination of one applicable debit option and one applicable credit option based at least in part on the evaluation; and from the subset of the plurality of payment processing debit options and credit options,

wherein the determination is based on evaluating a function applied to each of a plurality of combinations of an applicable debit option and an applicable credit option, wherein the function processes the values for the selected one of the plurality of payment processing factors for the applicable debit option and the applicable credit option for each combination of the plurality of combinations; and

directing payment in accordance with the optimal combination, combination of the one debit option and the one credit option.

wherein the above steps are performed by one or more computers associated with the payment service provider.

2. (Previously Presented) The method of claim 1, wherein the preference is associated with at least one of i) the payor, ii) a consumer service provider with which the payor is associated, or iii) the payment service provider.

3. (Previously Presented) The method of claim 1, further comprising:

prior to selecting one of the plurality of payment processing factors based on a preference, determining the preference from a plurality of applicable preferences.

4. (Previously Canceled)

5. (Previously Canceled)

6. (Currently Amended) The method of claim 1, wherein the function comprises a sum of the respective values of the selected one of the plurality of payment processing factors for the applicable debit option and the applicable credit option for each combination of the plurality of combinations producing a respective total value for each combination, and wherein determining the optimal combination comprises selecting one of the plurality of combinations based on the respective total value for each combination.

7. (Currently Amended) The method of claim 6, wherein the function is a first function, the optimal combination is a first optimal combination, the one applicable debit option is a first debit option, the one applicable credit option is a first credit option, and wherein determining the optimal combination further comprises:

identifying a second optimal combination comprising a second debit option and a second credit option, wherein the total value of the first optimal combination equals the total value of the second optimal combination; and

selecting the first combination based on evaluating a second function using the respective values of another of the plurality of payment processing factors for each of the first combination comprising the first debit option and the first credit option and the second combination comprising the second debit option and the second credit option.

8. . (Previously Canceled)

9. . (Previously Canceled)

10. . (Previously Canceled)

11. (Currently Amended) The method of claim 1, wherein the one applicable debit option is one of i) a draft drawn on a deposit account associated with the payor, or ii) an electronic debiting of the deposit account associated with the payor.

12. (Currently Amended) The method of claim 1, wherein the one applicable credit option is one of i) a draft drawn on a deposit account associated with the payor, ii) a check drawn on a deposit account associated with the payment service provider, iii) an electronic funds transfer drawn on the deposit account associated with the payor, or iv) an electronic funds transfer drawn on the deposit account associated with the payment service provider.

13. (Currently Amended) A system comprising:

a communications interface configured to receive a payment request to pay a payee on behalf of a payor; and

a processor configured to:

store, in a database, for each of a plurality of payment processing debit options for debiting a payor account and for each of a plurality of payment processing credit options, a respective predetermined numeric value for each of a plurality of payment processing factors, wherein the plurality of payment processing factors comprise include at least two of (i) a cost of processing factor, (ii) a risk of processing factor, and (iii) (ii) a speed of processing factor,

determine, by the payment service provider processor based upon the payment request, a subset of applicable debit options from the plurality of payment processing debit options and applicable credit options from the plurality of payment processing credit options, wherein each of the applicable debit options and the applicable credit options are applicable to processing the payment request,

select one of the plurality of payment processing factors based on a preference, evaluate each of a plurality of combinations of applicable debit options and applicable credit options, wherein the evaluation comprises determining a respective function of the values for the selected processing factor for each combination;

determine, by the payment service provider processor, an optimal combination of one applicable debit option and one applicable credit option based at least in part on the evaluation; and from the subset of the plurality of payment processing debit options and credit options, wherein the determination is based on evaluating a function applied to each of a plurality of combinations of an applicable debit option and an applicable credit option, wherein the function processes the values for the selected one of the plurality of payment processing factors for the applicable debit option and the applicable credit option for each combination of the plurality of combinations, and

direct payment in accordance with the optimal combination of the one debit option and the one credit option.

14. (Previously Presented) The system of claim 13, wherein the preference is associated with at least one of i) the payor, ii) a consumer service provider with which the payor is associated, or iii) the payment service provider.

15. (Previously Presented) The system of claim 13, wherein the processor is further configured to, prior to selecting one of the plurality of payment processing factors based on a preference, determine the preference from a plurality of applicable preferences.

16. (Previously Canceled)

17. (Previously Canceled)

18. (Currently) The system of claim 15, wherein the function comprises a sum of the respective values of the selected one of the plurality of payment processing factors for the applicable debit option and the applicable credit option for each combination of the plurality of combinations producing a respective total value for each combination, and wherein determining the optimal combination comprises selecting one of the plurality of combinations based on the respective total value for each combination.

19. (Currently Amended) The system of claim 18, wherein the function is a first function, the optimal combination is a first optimal combination, the one applicable debit option is a first debit option, the one applicable credit option is a first credit option, and wherein the processor is further configured to:

identify a second optimal combination comprising a second debit option and a second credit option, wherein the total value of the first optimal combination equals the total value of the second optimal combination, and

select the first combination based on evaluating a second function using the respective values of another of the plurality of payment processing factors for each of the first combination comprising the first debit option and the first credit option and the second combination comprising the second debit option and the second credit option.

20. (Previously Canceled)

21. (Previously Canceled)

22. (Currently Amended) The system of claim 13, wherein the one applicable debit option is one of i) a draft drawn on a deposit account associated with the payor, or ii) an electronic debiting of the deposit account associated with the payor.

23. (Currently Amended) The system of claim 13, wherein

the one applicable credit option is one of i) a draft drawn on a deposit account associated with the payor, ii) a check drawn on a deposit account associated with the payment service provider iii) an electronic funds transfer drawn on a deposit account associated with the payor, or iv) an electronic funds transfer drawn on the deposit account associated with the payment service provider.

24. (New) The method of claim 1, further comprising:

evaluating each of the applicable debit options based on a risk of processing factor,  
wherein determining an optimal combination of one applicable debit option and one  
applicable credit option comprises determining an optimal combination based at least in part on  
the risk evaluation.

25. (New) The system of claim 13, wherein the processor is further configured to evaluate  
each of the applicable debit options based on a risk of processing factor and to determine an  
optimal combination of one applicable debit option and one applicable credit option based at  
least in part on the risk evaluation.